

In re **Robert M Airoidi,  
Marie C Airoidi**Case No. **09-46761-pjs**

Debtors

**SCHEDULE F - CREDITORS HOLDING UNSECURED NONPRIORITY CLAIMS**  
(Continuation Sheet)

CREDITOR'S NAME, MAILING ADDRESS INCLUDING ZIP CODE, AND ACCOUNT NUMBER (See instructions above.)	C O D E D E B I T O R	H W J C	Husband, Wife, Joint, or Community	C O N T I N G E N T	U N L I Q U A T E D	D I S P U T E D	AMOUNT OF CLAIM
			DATE CLAIM WAS INCURRED AND CONSIDERATION FOR CLAIM. IF CLAIM IS SUBJECT TO SETOFF, SO STATE.				
Account No. <b>xxxxxxx2435</b>  <b>Sears/cbsd</b> <b>Sears bankruptcy Recovery</b> <b>7920 Nw 110th St</b> <b>Ks, MO 64101</b>		<b>J</b>	<b>Opened 6/01/02 Last Active 12/07/08</b> <b>ChargeAccount</b>				<b>1,058.00</b>
Account No. <b>xxxx8829</b>  <b>State Farm Financial S</b> <b>Attn: BCC-DTB5</b> <b>112 E Washington St</b> <b>Bloomington, IL 61701</b>		<b>J</b>	<b>Opened 2/01/04 Last Active 12/10/08</b> <b>CreditCard</b>				<b>5,034.00</b>
Account No. <b>N/A</b>  <b>William and Mary Lou Vargo</b> <b>5845 Cherrywood</b> <b>Apt 2601</b> <b>West Bloomfield, MI 48322</b>		<b>J</b>	<b>4/15/2007</b> <b>Unsecured personal loan</b>				<b>5,000.00</b>
Account No.							
Account No.							

Sheet no. **4** of **4** sheets attached to Schedule of  
Creditors Holding Unsecured Nonpriority ClaimsSubtotal  
(Total of this page)**11,092.00**Total  
(Report on Summary of Schedules)**137,746.77**

03-26-2009

State Farm Bank  
Visa Collections Department  
PO Box 2326  
Bloomington, IL 61702-2326

Re: Account Number 4707 8829 2511 6328  
Marie C Airoidi  
Robert M Airoidi

In March I gave a State Farm Bank Representative my Attorney's name, address, phone number, along with our Bankruptcy Chapter 7 filing date and case number.


I am receiving continuous Collections letters & Statements. This past week I received two Collection letters requesting payment just days apart as well as the June Statement.

Once again, I would ask as communicated in March, that you contact my Attorney if you need additional information.

Attorney: Mr. Guy T. Conti, PLLC.  
302 N Huron Street  
Ypsilanti, MI 48197  
888-489-3232 Voice  
888-848-8228 Fax

Chapter 7 # 09-46761-pjs (03-09-2009) Robert M. & Marie C. Airoidi

Thank you in advance,




Robert Airoidi



Marie Airoidi  
PO Box 474  
Milford MI 48381

.cc Mr. Guy T. Conti, PLLC,  
Attachments

State Farm Bank  
Po Box 2326  
Bloomington, IL 61702-2326

*Hand 4-8-09*  Bank

March 31, 2009



Marie C Airoidi  
Robert M Airoidi  
Po Box 474  
Milford, MI 48381-0474

0002336

Your Account Ending In 6328

BALANCE	\$5,287.55
AMT PAST DUE	\$96.23
DAYS PAST DUE	16
TOTAL AMOUNT DUE	\$222.41

Dear Marie C Airoidi:

We would like to make you aware that we did not receive the minimum payment due on your State Farm(R) Visa(R) credit card account. We value your business and look forward to providing you outstanding financial services in the future.

At State Farm Bank(R), we offer you many options to submit the payment on your account. You can enroll in our automatic payment deduction plan or call us at 1-888-634-0012 to make your payment over the phone.

Take advantage of one of our convenient payment options today.

Sincerely,

Collections Department  
State Farm Bank

This is an attempt to collect a debt and any information obtained will be used for that purpose.

MEMBER  
FDIC

0161-1003 (10-2003)

09-46761 pgs 5210 Doc 26-5 Filed 07/09/09 Entered 07/09/09 13:07:42 Page 3 of 3



State Farm Bank  
Po Box 2326  
Bloomington, IL 61702-2326

*Redd 4/18/09*



April 10, 2009



Marie C Airoidi  
Robert M Airoidi  
Po Box 474  
Milford, MI 48381-0474

0001838

Your Account Ending In 6328

BALANCE	\$5,321.55
AMT PAST DUE	\$96.23
DAYS PAST DUE	26
TOTAL AMOUNT DUE	\$222.41

Dear Marie C Airoidi:

We want to make you aware that your State Farm(R) Visa(R) credit card account is currently past due. At State Farm Bank(R), we make every attempt to provide you with the financial services you need. However anytime your account is past due, we may suspend your credit privileges until the required payment is received.

We offer you many options to submit the payment on your account. You can enroll in our automatic payment deduction or call us at 1-888-634-0012 to make your payment over the phone. There's no reason to miss another payment and risk the suspension of your credit privileges.

Call us today to make your payment by phone and get details on our automatic payment deduction plan.

Sincerely,

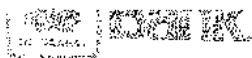
Collections Department  
State Farm Bank

This is an attempt to collect a debt and any information obtained will be used for that purpose.

MEMBER  
FDIC

0161-1083 (10-2003)





Rec'd 5/22

Payment Due 2:30 P.M. (ET) on June 10, 2009

New Balance \$5,507.73

Minimum Payment \$549.14

Past Due Amount \$354.27

Amount Enclosed \$



STATE FARM BANK  
PO BOX 23025  
COLUMBUS GA 31902-3025

Make Check Payable to:  
STATE FARM BANK

17180 1 AB .351 05-3628-4664-DIAL-001-T-115

MARIE C AIROLDI  
ROBERT M AIROLDI  
PO BOX 474  
MILFORD MI 48381-0474

\*\*P0019180

☐ Please check box for address or telephone change on the reverse side.

4707882925116328 000549142 005507739

MARIE C AIROLDI

Account Number: 4707-8829-2511-6328

Payment Due Date: June 10, 2009

Page 1 of 2

For 24 Hour Good Neighbor Customer Service, Please Call: 1-877-SF4-VISA (1-877-734-8472)

**Account Summary**

Previous Balance: \$5,366.53

Payments & Credits: \$0.00

Purchases & Other Charges: \$0.00

Cash Advances: \$0.00

Finance Charges & Fees: \$141.20

Ending Balance: \$5,507.73

**Credit Line Summary**

Closing Date: May 16, 2009

Number of Days in Cycle: 30

Total Credit Limit: \$0.00

Available Credit Limit: \$0.00

Cash Advance Limit: \$0.00

Available Cash Advance Limit: \$0.00

**STATE FARM DOLLARS**

Earned to Date	Earned This Cycle	Redeemed This Cycle	Available
\$139.39	\$0.00	\$0.00	\$27.93

Transactions For: 4707-8829-2511-6328

Posting Date	Transaction Date	Reference Number	Description	Amount
			<b>PURCHASES AND DEBITS</b>	
05-11-09	05-11-09		LATE PAYMENT FEE	\$34.00

our account is now THREE PAYMENTS PAST DUE. The delinquent status of your account is reported to the credit reporting agencies and may DAMAGE YOUR CREDIT RATING. Call us today at 1-888-634-0012 to make payment arrangements.

	Average Daily Balance	Daily Periodic Rate	Corresponding Annual Percentage Rate	FINANCE CHARGE	
				Due to Daily Periodic Rate	Transaction Fees
Purchases	\$5,979.33	0.0665%*	24.24%	\$197.20	\$0.00
Cash	\$0.00	0.0665%*	24.24%	\$0.00	\$0.00

The effective Annual Percentage Rate for the period is: 24.24%

\*This rate may vary.

Please enter account number on all checks and correspondence. To avoid additional Finance Charges, pay New Balance before Payment Due Date.

State Farm Bank  
Po Box 2326  
Bloomington, IL 61702-2326

Rec'd 5/23/09  Bank.

May 15, 2009



Marie C Airolidi  
Robert M Airolidi  
Po Box 474  
Milford, MI 48381-0474

0001890

Your Account Ending In 6328

BALANCE	\$5,507.73
AMT PAST DUE	\$354.27
DAYS PASTDUE	61

Dear Marie C Airolidi:

Your State Farm(R) Visa(R) credit card account is now three payments past due. Because of the past due status of your account, we have closed your account and the credit privileges on your Visa card(s) have been revoked. Please cut the credit card(s) in two and return them to us.

The closure of your account does not change your obligation to repay the balance due. Our collection department will be contacting you to collect the full payment due of \$549.14.

To pay the amount due today, call 1-888-634-0012 and we will take your payment over the telephone.

Sincerely,

Collections Department  
State Farm Bank(R)

#### NOTICE

The Federal Equal Credit Opportunity Act prohibits creditors from discrimination against credit applicants on the basis of race, color, religion, national origin, sex, marital status, age (provided that the applicant has the capacity to enter into a binding contract); because all or part of the applicant's income derives from any public assistance program; or because the applicant has in good faith exercised any right under the Consumer Credit Protection Act. The Federal Agency that administers compliance with this law concerning this federal savings bank is the Office of Thrift Supervision, Consumer Response Unit, 1700 G Street, NW, Washington, DC 20552.

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MEMBER  
FDIC

0161-1003 (10-2003)



State Farm Bank  
Po Box 2326  
Bloomington, IL 61702-2326

recd 5/22



May 06, 2009



Marie C Airoidi  
Robert M Airoidi  
Po Box 474  
Milford, MI 48381-0474

0003380

Your Account Ending In 6328

BALANCE	\$5,366.53
AMT PAST DUE	\$222.41
DAYS PAST DUE	51
TOTAL AMOUNT DUE	\$354.27

Dear Marie C Airoidi:

The full payment due on your State Farm(R) Visa(R) credit card account has yet to be received. We have attempted to contact you to make payment arrangements but your balance continues to become further past due.

If the full payment due of \$354.27 is not received within ten days of the date of this letter, it will be necessary for us to close your credit card account. Upon closure of your account, you will no longer have credit privileges with your Visa card(s). The closure of your account will not change your obligation to repay the balance due or our collection activities.

If for any reason you cannot send the full amount due today, call us at 1-888-634-0012.

Sincerely,

Collections Department  
State Farm Bank(R)

This is an attempt to collect a debt and any information obtained will be used for that purpose.

MEMBER  
FDIC

0161-1003 (10-2003)

